AMENDMENT OF THE CLAIMS

1. (Currently amended) A method for generating an e-check, the method comprising:

scanning a check to create an image of the check in response to receiving the check as payment for a transaction;

entering an amount of currency represented by the check into a point of sale terminal;

identifying check information that describes a bank and a bank account, wherein the check comprises the check information; and

generating a negotiable instrument, wherein the negotiable instrument comprises the e-check based upon the image, the amount, and the check information, wherein further the e-check includes the image and an Internet Protocol (IP) address of a payer and an IP address of a payee, and wherein the e-check includes a port number of the IP address of the payer and a port number of the IP address of the payee, wherein further the e-check is in an electronic format capable of being transferred electronically.

2. (Original) The method of claim 1, further comprising printing the amount on the check.

3. (Original) The method of claim 1, wherein scanning the check comprises scanning the check at the point of sale terminal.

4. (Original) The method of claim 1, wherein entering the amount comprises communicating the amount represented by the check to the point of sale terminal.

5. (Original) The method of claim 1, wherein identifying the check information comprises determining a routing number, an account number, and a check number.

6. (Previously presented) The method of claim 5, wherein generating the e-check comprises creating the e-check with at least the image, the routing number, the account number, and the amount.

7. (Previously presented) The method of claim 1, wherein generating the e-check comprises creating the e-check with data, wherein the data is to verify an identification of a check writer.

8. (Original) The method of claim 1, wherein identifying the check information comprises implementing magnetic ink character recognition to read the check information from the check.

9. (Previously presented) A method for transacting with an e-check, the method comprising:

generating the e-check based upon an image of a check, to substitute for a check as payment for a transaction, wherein the e-check includes the image, wherein further the e-check is negotiable and in an electronic format capable of being transferred electronically;

transmitting the e-check to a bank, wherein the bank is identified by a routing number on the check; and

receiving a response to transmission of the e-check from the bank, the response to clear the check when sufficient funds are available for the transaction from an account associated with the e-check.

10. (Original) The method of claim 9, wherein generating the e-check comprises generating the e-check at the point of sale terminal.

11. (Original) The method of claim 9, wherein transmitting the e-check comprises identifying an electronic address using the routing number.

12. (Original) The method of claim 11, wherein the electronic address is an Internet protocol address.

13. (Original) The method of claim 12, wherein the electronic address contains a port number.

14. (Original) The method of claim 9, wherein transmitting the e-check comprises transmitting a request to transfer an amount associated with the e-check to an account associated with a merchant.

15. (Original) The method of claim 14, wherein receiving the response comprises receiving an indication that the amount is credited to the account associated with the merchant.

16. (Original) The method of claim 14, wherein receiving the response comprises receiving a denial for the request to transfer the amount.

17. (Previously presented) An apparatus for generating an e-check, the apparatus comprising:

an image scanner to create an image of a check in response to receiving the check as payment for a transaction;

an input device to input an amount of currency represented by the check;

a character scanner to scan the check to identify check information that describes a bank and a bank account; and

an e-check generator to generate a negotiable instrument, wherein the negotiable instrument comprises the e-check based upon the image, the amount, and the check information, wherein further the e-check includes the image, wherein further the e-check is in an electronic format capable of being transferred electronically .

18. (Original) The apparatus of claim 17, further comprising a printer to print the amount on the check as a receipt for the customer.

19. (Original) The apparatus of claim 17, wherein the image scanner is adapted to scan the check at a point of sale.

20. (Original) The apparatus of claim 17, wherein the input device comprises a keypad to type the amount represented by the check.

21. (Original) The apparatus of claim 17, wherein the character scanner comprises magnetic ink character recognition to determine a routing number associated with the bank, an account number associated with the bank account, and a check number associated with the check.

22. (Original) The apparatus of claim 17, wherein the e-check generator is adapted to create the check object with at least the image, the routing number, the account number, and the amount.

23. (Previously presented) A tangible machine-accessible medium containing instructions, which when executed by a machine, cause said machine to perform operations, comprising:

scanning a check to create an image of the check in response to receiving a check as payment for a transaction;

entering an amount of currency represented by the check into a point of sale terminal;

identifying check information that describes a bank and a bank account, wherein the check comprises the check information; and

generating a negotiable instrument, wherein the negotiable instrument comprises an e-check based upon the image, the amount, and the check information,

wherein further the check object includes the image, wherein further the e-check is in an electronic format capable of being transferred electronically.

24. (Original) The machine-accessible medium of claim 23 wherein the operations further comprise printing the amount on the check.

25. (Original) The machine-accessible medium of claim 23, wherein scanning the check comprises scanning the check at a point of sale terminal.

26. (Original) The machine-accessible medium of claim 23, wherein entering the amount on the check comprises communicating the amount represented by the check to the point of sale terminal.

27. (Original) The machine-accessible medium of claim 23, wherein identifying the check information comprises determining a routing number, an account number, and a check number.

28. (Original) The machine-accessible medium of claim 27, wherein generating the check object comprises creating the check object with at least the image, the routing number, the account number, and the amount.

29. (Original) The machine-accessible medium of claim 23, wherein identifying the check information comprises implementing magnetic ink character recognition to read the check information.

30. (Canceled)

31. (Previously presented) The method of claim 1, further comprising receiving, via the point of sale terminal, a personal identification number (PIN) and a driver license number; wherein the scanning comprises scanning at the point of sale terminal;

wherein further the image of the check is in a Joint Photographic Experts Group (JPEG) format; wherein further the identifying check information comprises reading, via a magnetic ink character recognition (MICR) system, a routing number, the bank account, and a check number; wherein the check object that includes the routing number, the account number, the check number, and an e-check identification number; wherein further the e-check identification number is to distinguish the e-check from other e-checks.